

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

RAFAEL GUARIOMEX CAMPOS

Debtor(s)

Case No. 19-14071-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2019.
- 2) The plan was confirmed on 01/07/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/30/2024.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,145.60.
- 10) Amount of unsecured claims discharged without full payment: \$76,577.69.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,667.00
Less amount refunded to debtor	\$1,610.00

NET RECEIPTS: \$45,057.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,110.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,060.77
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,170.77

Attorney fees paid and disclosed by debtor: \$2,190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS VI, LLC	Secured	2,177.31	2,177.31	0.00	0.00	0.00
ADVANTA BANK CORPORATION	Unsecured	NA	2,568.14	2,568.14	55.20	0.00
BETHLEHEM SMILES, PC	Unsecured	NA	250.99	250.99	5.39	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	556.00	556.97	556.97	11.98	0.00
CAPITAL ONE	Unsecured	453.00	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	1,521.05	271.05	271.05	5.83	0.00
COMENITY BANK/A&F	Unsecured	459.00	NA	NA	0.00	0.00
COMENITY BANK/BONTON	Unsecured	240.00	NA	NA	0.00	0.00
COMENITY BANK/EXPRESS	Unsecured	126.00	NA	NA	0.00	0.00
COMENITY BANK/LANE BRYANT	Unsecured	123.00	NA	NA	0.00	0.00
COMENITY BANK/VICTORIA'S SECR	Unsecured	679.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	5,664.00	5,771.62	256.93	256.93	0.00
CREDIT ACCEPTANCE CORP	Secured	NA	3,936.35	3,641.98	3,641.98	0.00
HAMILTON LAW GROUP	Unsecured	242.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	832.00	832.93	832.93	17.90	0.00
LVNV FUNDING LLC	Unsecured	1,361.00	1,361.99	1,361.99	29.28	0.00
LVNV FUNDING LLC	Unsecured	1,452.00	1,648.10	1,648.10	35.43	0.00
MERRICK BANK	Unsecured	443.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	905.70	664.45	664.45	14.28	0.00
PNC BANK NA	Secured	NA	3,542.20	3,460.53	3,460.53	0.00
PNC BANK NA	Secured	169,364.00	170,052.89	24,148.94	24,148.94	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	984.00	984.39	984.39	21.17	0.00
RAFAEL B. CAMPOS	Unsecured	9,000.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	12,397.00	12,397.10	0.00	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	5,300.00	4,953.96	4,953.96	4,953.96	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	375.14	375.14	8.06	0.00
US DEPT OF HUD	Unsecured	56,722.43	56,722.43	56,722.43	1,219.37	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$27,609.47	\$27,609.47	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,898.91	\$3,898.91	\$0.00
TOTAL SECURED:	\$31,508.38	\$31,508.38	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,953.96	\$4,953.96	\$0.00
TOTAL PRIORITY:	\$4,953.96	\$4,953.96	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,236.58	\$1,423.89	\$0.00

Disbursements:		
Expenses of Administration	<u>\$7,170.77</u>	
Disbursements to Creditors	<u>\$37,886.23</u>	
TOTAL DISBURSEMENTS :		<u>\$45,057.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/27/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.